

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Howard David Farrington and Emma B.
Riley-Farrington**

S.S. Nos.: xxx-xx-7756 and xxx-xx-5555

Mailing Address: 817 Exum Street, Durham, NC 27701-

Case No. **09-80519**

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on March 30, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 3, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 11/14/08			
				Lastname-SS#: Farrington-7756			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
	Suntrust	1	\$2,208	**			
	AmeriNational	1	\$1,900	**			
			**				
			**				
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Suntrust	1	\$368	N/A	n/a	\$368.00	House and Land
	AmeriNational	1	\$78	N/A	n/a	\$78.00	House and Land
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
ATTORNEY FEE (Unpaid part)		Amount		PROPOSED CHAPTER 13 PLAN PAYMENT			
Law Offices of John T. Orcutt, P.C.		\$2,800		\$ \$761	per month for 47	months, then	
SECURED TAXES		Secured Amt		\$ N/A	per month for N/A	months.	
IRS Tax Liens				Adequate Protection Payment Period: 8.78			months.
Real Property Taxes on Retained Realty				Sch D # = The number of the secured debt as listed on Schedule D.			
UNSECURED PRIORITY DEBTS		Amount		Adequate Protection - Monthly 'Adequate Protection' payment amt.			
IRS Taxes				† - May include up to 2 post-petition payments.			
State Taxes				* Co-sign protect on all debts so designated on the filed schedules.			
Personal Property Taxes				** = Greater of DMI x ACP or EAE (Page 4 of 4)			
Alimony or Child Support Arrearage				Ch13Plan_MD_(New_DeSardi) (9/24/08) © John T. Orcutt			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI=							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

City of Durham
101 City Hall Plaza
Durham Affordable Housing Coaliti
Durham, NC 27701

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Columbia House
Attn: Collection Department
Post Office Box 1157
Terre Haute, IN 47811-1157

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Afni, Inc.
Post Office Box 3427
Bloomington, IL 61702-3427

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AmeriCredit Financial Services**
Attn: Bankruptcy Department
Post Office Box 183853
Arlington, TX 76096-3853

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

AmeriCredit Financial Services, Inc
1975 South Price Road
Chandler, AZ 85248

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Amerinational Community Services
Post Office Box 1187
Albert Lea, MN 56007

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Experian
P.O. Box 2002
Allen, TX 75013-2002

Benjamin Gilbert, Director
Attn: Legal Dept. of UNC Hospitals
101 Manning Drive
Chapel Hill, NC 27514

Domino's
3333 Chapel Hill Blvd.
Suite C-100
Durham, NC 27707

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Central Parking Corporation
326 East Chapel Hill Street
Durham, NC 27701

Duke Private Diagnostic Clinic
Post Office Box 530
Durham, NC 27702-0530

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Duke University Affiliated Phys.
Post Office Box 900002
Raleigh, NC 27675-9000

Durham County EMS
402 Stadium Drive
Durham, NC 27704

MCM
Dept 12421
Post Office Box 603
Oaks, PA 19456

Scotts Lawn Service
Attn: Collection Department
Post Office Box 742585
Cincinnati, OH 45274-2585

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Midland Credit Management
Department 8870
Los Angeles, CA 90084-8870

Security Collection Agency**
Post Office Box 910
Edenton, NC 27932

Durham Regional Hospital
Post Office Box 70841
Charlotte, NC 28272-0841

Mitchell, Eyster, & Warner PA
Post Office Box 13376
Durham, NC 27709

Sprint***
Post Office Box 8077
London, KY 40742

Finance America
1456 Dixon Avenue, # 100
Lafayette, CO 80026

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

St. Francis Animal Hospital
2727 Hillsborough Road
Durham, NC 27705

HSN
ATtn: Flexpay Department
PO Box 9090
Clearwater, FL 33758

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

SunTrust Mortgage, Inc.
Customer Service Department
Post Office Box 26149
Richmond, VA 23260-6149

JL Walston
1530 North Gregson Street
Durham, NC 27701-1164

Palisades
210 Sylvan Avenue
Englewood Cliffs, NJ 07632

Taste of Home
Post Office Box 992
Greendale, WI 53129-0992

Johnston Ambulance Service, Inc.
2803 US Highway 70 West
Goldsboro, NC 27530-9559

Professional Recovery
2700 Meridian Parkway
Suite 200
Durham, NC 27713-2204

Time Warner Ral
c/o Credit Management
4200 International Parkway
Carrollton, TX 75007

Kross, Lieberman and Stone, Inc.
Post Office Box 17449
Raleigh, NC 27619-7449

Publishers Clearing House
Post Office Box 4002931
Des Moines, IA 50340

UNC Hospitals
211 Friday Center Drive
Suite G-21
Chapel Hill, NC 27517

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Rollins Service Bureau
Post Office Box 13230
Atlanta, GA 30324

UNC Physicians & Associates**
Post Office Box 1250
Chapel Hill, NC 27514-1250

Verizon NC
236 East Town Street
#170
Columbus, OH 43215

Verizon Wireless
3 Verizon Place
Mail Code #3B1
Alpharetta, GA 30004